
State: Arkansas **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: A02I Individual Annuities- Deferred Non-Variable/A02I.003 Single Premium
Product Name: GL432E-0113
Project Name/Number: GL432E-0113/GL432E-0113

Filing at a Glance

Company: Genworth Life Insurance Company
Product Name: GL432E-0113
State: Arkansas
TOI: A02I Individual Annuities- Deferred Non-Variable
Sub-TOI: A02I.003 Single Premium
Filing Type: Form
Date Submitted: 01/11/2013
SERFF Tr Num: GEFA-128842909
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: GL433E-0113

Implementation: On Approval
Date Requested:
Author(s): Brenda Bond, Ronald Jackson
Reviewer(s): Linda Bird (primary)
Disposition Date: 01/17/2013
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: A02I Individual Annuities- Deferred Non-Variable/A02I.003 Single Premium
Product Name: GL432E-0113
Project Name/Number: GL432E-0113/GL432E-0113

General Information

Project Name: GL432E-0113	Status of Filing in Domicile: Pending
Project Number: GL432E-0113	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 01/17/2013
	State Status Changed: 01/17/2013
Deemer Date:	Created By: Brenda Bond
Submitted By: Brenda Bond	Corresponding Filing Tracking Number:
Filing Description:	
RE: Genworth Life Insurance Company	
NAIC Group 350, Company 70025	

GL432E-0113, Return of Single Premium Endorsement

The referenced endorsement is being submitted for review and approval. This is a new form and will not replace any existing form. This endorsement may be issued with individual single premium deferred annuity contracts. Currently, this form may be used with state approved Single Premium Deferred Annuity Contract Form GEC6008 2-03 approved on 04/17/2003 under SERFF file USHP-5LDNJZ984.

This endorsement will be available only at contract issue and is not intended for existing contracts.

The underlying contract will be marketed by licensed agents and brokers to individuals through traditional distribution systems as well as to customers of financial institutions. There is no special market intended. The issue ages for the Contract are 0 to 90. There are no innovative or unique features in any of the forms.

We have bracketed certain information within the forms to indicate variability. These items are bracketed to indicate that we may change them for future issues without having to resubmit for approval. Each variable item is addressed in the Statement of Variability.

Should you require additional information please use the below information.

Sincerely,

Brenda Bond
Contract Analyst
Email: brenda.bond@genworth.com
Phone: (804) 922-5133

State: Arkansas
TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium
Product Name: GL432E-0113
Project Name/Number: GL432E-0113/GL432E-0113

Company and Contact

Filing Contact Information

Brenda Bond, Contract Analyst
6620 W Broad Street
Product Compliance
Richmond, VA 23230

brenda.bond@genworth.com
804-922-5133 [Phone]
804-281-6057 [FAX]

Filing Company Information

Genworth Life Insurance Company
6610 W Broad Street
Richmond, VA 23230
(804) 281-6600 ext. [Phone]

CoCode: 70025
Group Code: 4011
Group Name:
FEIN Number: 91-6027719

State of Domicile: Delaware
Company Type: LifeHealth &
Annuity
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
Genworth Life Insurance Company	\$50.00	01/11/2013	66457200

State:	Arkansas	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium		
Product Name:	GL432E-0113		
Project Name/Number:	GL432E-0113/GL432E-0113		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/17/2013	01/17/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Return of Single Premium Endorsement	Brenda Bond	01/14/2013	01/14/2013
Supporting Document	Flesch Certification	Brenda Bond	01/14/2013	01/14/2013
Supporting Document	Variability	Brenda Bond	01/14/2013	01/14/2013

State:	Arkansas	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	A02I Individual Annuities- Deferred Non-Variable/A02I.003 Single Premium		
Product Name:	GL432E-0113		
Project Name/Number:	GL432E-0113/GL432E-0113		

Disposition

Disposition Date: 01/17/2013

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Flesch Certification		Yes
Supporting Document	Flesch Certification	Replaced	Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Variability		Yes
Form (revised)	Return of Single Premium Endorsement		Yes
Form	Return of Single Premium Endorsement	Replaced	Yes

State:	Arkansas	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium		
Product Name:	GL432E-0113		
Project Name/Number:	GL432E-0113/GL432E-0113		

Amendment Letter

Submitted Date: 01/14/2013

Comments:

It was discovered, after this filing was submitted, that the form number being filed had been used previously. We have changed the form number to GL433E-0113 and also corrected the supporting documentation.

My apologies for this error.

Brenda Bond

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Return of Single Premium Endorsement	GL432E-0113	POLA	Initial		50.000	GL433E_0113_final.pdf	Date Submitted: 01/14/2013 By:
<i>Previous Version</i>								
1	Return of Single Premium Endorsement	GL432E-0113	POLA	Initial		50.000	GL432E_0113_final.pdf	Date Submitted: 01/11/2013 By: Brenda Bond

No Rate Schedule Items Changed.

State:	Arkansas	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium		
Product Name:	GL432E-0113		
Project Name/Number:	GL432E-0113/GL432E-0113		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Flesch Certification
Comments:	
Attachment(s):	
AR_Compliance Cert.pdf	
Flesch Score Cert_GL433E.pdf	
<i>Previous Version</i>	
<i>Satisfied - Item:</i>	<i>Flesch Certification</i>
<i>Comments:</i>	
<i>Attachment(s):</i>	
<i>Flesch Score Cert_GL432E.pdf</i>	
<i>AR_Compliance Cert.pdf</i>	
Satisfied - Item:	Variability
Comments:	
Attachment(s):	
Statement of Variablity_generic_433E.pdf	

State:	Arkansas	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium		
Product Name:	GL432E-0113		
Project Name/Number:	GL432E-0113/GL432E-0113		

Form Schedule

Lead Form Number: GL432E-0113								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Return of Single Premium Endorsement	GL432E-0113	POLA	Initial		50.000	GL433E_0113_final.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

Endorsement Data Page

Contract Number: [123456]

Owner: [John Doe]

Return of Premium Benefit Date: [January 1, 2013]

GENWORTH LIFE INSURANCE COMPANY RETURN OF SINGLE PREMIUM ENDORSEMENT

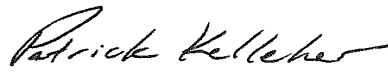
This endorsement is made part of the Contract to which it is attached and is effective on the Effective Date of the Contract. To the extent that any provisions contained in this endorsement are contrary to or inconsistent with those of the Contract, the provisions of this endorsement will control.

Return of Single Premium

The Return of Premium Benefit Date is on the Endorsement Data Page, shown above.

Upon surrender after the Return of Premium Benefit Date, we guarantee return of the Single Premium, less previous withdrawals and surrender charges on withdrawals taken prior to the Return of Premium Benefit Date.

For Genworth Life Insurance Company,


Patrick Kelleher
President

State:	Arkansas	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	A02I Individual Annuities- Deferred Non-Variable/A02I.003 Single Premium		
Product Name:	GL432E-0113		
Project Name/Number:	GL432E-0113/GL432E-0113		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
AR_Compliance Cert.pdf			
Flesch Score Cert_GL433E.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Variability		
Comments:			
Attachment(s):			
Statement of Variablity_generic_433E.pdf			

**ARKANSAS CERTIFICATION
GENWORTH LIFE INSURANCE COMPANY**

The Company certifies that we will maintain compliance with Rule and Regulation 19 (Unfair Sex Discrimination).

The Company certifies that we will maintain compliance with Rule and Regulation 49 (Life and Health Guaranty Association Notices).

The Company certifies that we will maintain compliance with requirements on Consumer Information Notices.

A Flesch score readability certification has been included as a separate document.

A handwritten signature in cursive script, reading "Paul Loveland".

Paul Loveland
Vice President Product Compliance

**FLESCH SCORE CERTIFICATION
GENWORTH LIFE INSURANCE COMPANY**

We certify that to the best of our knowledge and belief, the Flesch score of the below-referenced forms meet any readability requirements in effect:

Form Number	Description	Flesch Score
GL433E-0113	Return of Single Premium Endorsement	This form scores a minimum of 50.0, when scored with the underlying contract



By: _____
Vice President, Product Compliance

GENWORTH LIFE INSURANCE COMPANY
CERTIFICATION OF VARIABILITY
January 2013

GL433E-0113, Return of Single Premium Endorsement

We have bracketed certain information within the above-mentioned form to indicate variability. Only the information directly affected by this endorsement submission is being addressed. All ranges stated below will allow for additional flexibility in granting benefits. We certify that these forms will never reflect a lesser benefit or amount than what your state mandates. We certify that the ranges for the bracketed items contained in the endorsements and sample data pages for the endorsements are as follows:

Contract Number, Owner

This information will be completed at issue and include the actual contract number and owner of contract.

Officer Signature

This will accommodate changes of corporate officer, their applicable signature and the appropriate title.

Return of Premium Benefit Date

This date will be 0 – 5 years from the effective date of the contract.

We hereby certify the final forms issued to the consumer will not contain brackets denoting variable text. Any variable text included in this Statement of Variability will be effective only for new issues of the contract. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers. Any changes to variable text or permissible range of values will be submitted prior to implementation.

For Genworth Life Insurance Company

A handwritten signature in dark ink, appearing to read "Paul Loveland", written in a cursive style.

Paul Loveland
Vice President, Product Compliance

SERFF Tracking #:

GEFA-128842909

State Tracking #:

Company Tracking #:

GL433E-0113

State: Arkansas

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium

Product Name: GL432E-0113

Project Name/Number: GL432E-0113/GL432E-0113

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/11/2013	Replaced 01/17/2013	Form	Return of Single Premium Endorsement	01/14/2013	GL432E_0113_final.pdf (Superseded)
01/10/2013	Replaced 01/17/2013	Supporting Document	Flesch Certification	01/14/2013	Flesch Score Cert_GL432E.pdf (Superseded) AR_Compliance Cert.pdf

Endorsement Data Page

Contract Number: [123456]

Owner: [John Doe]

Return of Premium Benefit Date: [January 1, 2013]

GENWORTH LIFE INSURANCE COMPANY RETURN OF SINGLE PREMIUM ENDORSEMENT

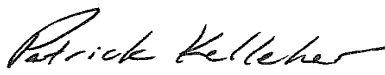
This endorsement is made part of the Contract to which it is attached and is effective on the Effective Date of the Contract. To the extent that any provisions contained in this endorsement are contrary to or inconsistent with those of the Contract, the provisions of this endorsement will control.

Return of Single Premium

The Return of Premium Benefit Date is on the Endorsement Data Page, shown above.

Upon surrender after the Return of Premium Benefit Date, we guarantee return of the Single Premium, less previous withdrawals and surrender charges on withdrawals taken prior to the Return of Premium Benefit Date.

For Genworth Life Insurance Company,


Patrick Kelleher
President

**FLESCH SCORE CERTIFICATION
GENWORTH LIFE INSURANCE COMPANY**

We certify that to the best of our knowledge and belief, the Flesch score of the below-referenced forms meet any readability requirements in effect:

Form Number	Description	Flesch Score
GL432E-0113	Return of Single Premium Endorsement	This form scores a minimum of 50.0, when scored with the underlying contract



By: _____
Vice President, Product Compliance